

**ALLIANCE BANCSHARES, INC.**

	CPP Disbursement Date 06/26/2009	RSSD (Holding Company) 3187751	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev		
Assets	\$161	\$156	-2.8%		
Loans	\$83	\$91	10.1%		
Construction & development	\$5	\$7	54.8%		
Closed-end 1-4 family residential	\$17	\$17	-1.2%		
Home equity	\$2	\$3	68.6%		
Credit card	\$0	\$0			
Other consumer	\$2	\$1	-32.2%		
Commercial & Industrial	\$10	\$8	-17.8%		
Commercial real estate	\$44	\$50	13.6%		
Unused commitments	\$10	\$13	32.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$30	\$14	-53.6%		
Asset-backed securities	\$0	\$0			
Other securities	\$28	\$30	9.5%		
Cash & balances due	\$7	\$7	-4.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$144	\$142	-1.6%		
Deposits	\$129	\$130	0.7%		
Total other borrowings	\$14	\$12	-15.0%		
FHLB advances	\$8	\$4	-50.0%		
Equity					
Equity capital at quarter end	\$16	\$14	-13.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.0%	9.9%	--		
Tier 1 risk based capital ratio	15.9%	14.5%	--		
Total risk based capital ratio	17.2%	15.8%	--		
Return on equity <sup>1</sup>	2.6%	5.1%	--		
Return on assets <sup>1</sup>	0.3%	0.5%	--		
Net interest margin <sup>1</sup>	3.8%	4.1%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	369.9%	0.0%	--		
Loss provision to net charge-offs (qtr)	165.0%	257.1%	--		
Net charge-offs to average loans and leases <sup>1</sup>	1.0%	0.2%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013	
Construction & development	0.0%	0.0%	0.0%	0.3%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.1%	0.7%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%	--
Commercial real estate	0.7%	0.0%	0.2%	0.0%	--
Total loans	0.6%	0.0%	0.3%	0.0%	--